PHELAN HALLINAN DIAMOND & JONES, LLP

1617 JFK Boulevard, Suite 1400 One Penn Center Plaza Philadelphia, PA 19103 215-563-7000 Bankruptcy Fax # 215-568-7616

Thomas Song, Esquire BANKRUPTCY ATTORNEY REPRESENTING LENDERS IN Pennsylvania

11/6/2018

BRAD J. SADEK, ESQUIRE 1315 WALNUT STREET, SUITE 502 PHILADELPHIA, PA 19107 SENT VIA REGULAR MAIL AND FAX TO (215) 545-0611

RE:

MARIA A. JOHNSON

Bankruptcy No.: 18-10251 JKF

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on October 24, 2018.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of October 2018 through November 2018 in the amount of \$1,000.36, with additional Stipulation payments in the amount of \$832.80 for the months of August 2018 through November 2018, less Debtor's suspense in the amount of \$399.28. In order to cure this default, it will be necessary for your client to remit \$4,932.64, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

Your clients' payment to cure this default should be remitted to: Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103, ATTN: Bjorn Pilgrim and made payable to PNC MORTGAGE, A DIVISION OF PNC BANK, NA (MIAMISBURG, OH).

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

> Bjorn Pilgrim, Legal Assistant Phelan Hallinan Diamond & Jones, LLP

cc:

MARIA JOHNSON

FREDERICK L. REIGLE, ESQUIRE (TRUSTEE)

UNITED STATES TRUSTEE

PNC MORTGAGE, A DIVISION OF PNC BANK, NA (MIAMISBURG, OH)

ATTENTION: BANKRUPTCY DEPARTMENT

ACCOUNT NO.: ******7605

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY